

Information to identify the case:

Debtor 1	<u>Kelly M. Becker</u>	Social Security number or ITIN	xxx-xx-0765
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-10390-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelly M. Becker

10/13/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kelly M. Becker
Debtor

Case No. 21-10390-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin

Page 1 of 2

Date Rcvd: Oct 13, 2021

Form ID: 318

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly M. Becker, 3006 Raspberry Street, Erie, PA 16508-1552
15393387	David J. Apothaker, Esq., 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496
15393391	+ Robert M. Kline, Esq., RAS Lavrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15393392	+ Select Portfolio Svcn, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.melaragno@txitrustee.com	Oct 13 2021 23:16:00	John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502
smg	EDI: PENNDEPTREV	Oct 14 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 14 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15393386	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 13 2021 23:16:00	Citizens Bank, Citizens Bank Credit Card Services, PO Box 42010, Providence, RI 02940-2010
15393384	+ Email/Text: bankruptcy@cavps.com	Oct 13 2021 23:17:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15393385	+ EDI: CITICORP.COM	Oct 14 2021 03:18:00	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
15393388	+ EDI: DISCOVER.COM	Oct 14 2021 03:18:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15393389	+ Email/Text: bknotice@ercbpo.com	Oct 13 2021 23:16:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
15393390	EDI: JPMORGANCHASE	Oct 14 2021 03:18:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850
15393393	+ EDI: CITICORP.COM	Oct 14 2021 03:18:00	The Home Depot/CBNA, Po Box 6497, Sioux Falls, SD 57117-6497
15393394	+ EDI: WFFC.COM		

District/off: 0315-1

User: admin

Page 2 of 2

Date Rcvd: Oct 13, 2021

Form ID: 318

Total Noticed: 15

Oct 14 2021 03:18:00

Wells Fargo Dealer Svc, Po Box 71092, Charlotte,
NC 28272-1092

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as Trustee, succes
aty	*P++	JOHN C MELARAGNO, 502 WEST SEVENTH STREET, ERIE PA 16502-1333, address filed with court:, John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
John C. Melaragno, Trustee	on behalf of Trustee John C. Melaragno Trustee johnm@mplegal.com, jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@t itlexi.com
John C. Melaragno, Trustee	johnm@mplegal.com jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com;ecf.alert+Melaragno@t itlexi.com
Maria Miksich	on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholder mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Stephen H. Hutzelman	on behalf of Debtor Kelly M. Becker stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com

TOTAL: 5